

Information to identify the case:

Debtor 1 Michelle L. Conboy
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-11099-TPA**

Social Security number or ITIN **xxx-xx-7644**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle L. Conboy
dba The Lunchbox Express

8/26/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michelle L. Conboy
Debtor

Case No. 16-11099-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Aug 26, 2021

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle L. Conboy, 4024 Calico Dr., Erie, PA 16506-4452
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14321860	+ Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14321861	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15183859	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14321863	+ Gordon & Weinberg P.C., 1001 E Hector Street, Suite 220, Conshohocken, PA 19428-2395
14321864	+ Main Street Acquisition Corp, PO Box 2529, Suwanee, GA 30024-0982
14990630	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14321868	+ Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14321869	Wells Fargo Home Mortage, Written Correspondence Resolutions, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 27 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2021 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14321862	Email/Text: jill@ffcc.com	Aug 26 2021 23:15:00	First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
14363547	EDI: BL-CREDIGY.COM	Aug 27 2021 03:23:00	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14321865	+ Email/Text: gailj@millcreektownship.com	Aug 26 2021 23:16:00	Millcreek Township, ATTN: Gail Jares, 3608 W 26th St, Erie, PA 16506-2059
14321866	+ EDI: PENNDEPTREV	Aug 27 2021 03:23:00	PA Department of Revenue, Bureau of Business Trust Fund Taxes, Department 280904, Harrisburg, PA 17128-0001
14321866	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2021 23:16:00	PA Department of Revenue, Bureau of Business Trust Fund Taxes, Department 280904, Harrisburg, PA 17128-0001
14321867	Email/Text: Bankruptcy.Notices@pnc.com	Aug 26 2021 23:15:00	Pnc Bank, Na, 2730 Liberty Ave, Pittsburgh, PA 15222
14325590	+ EDI: RECOVERYCORP.COM	Aug 27 2021 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14332085	EDI: PENNDEPTREV	Aug 27 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy

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Division PO Box 280946, Harrisburg, PA
17128-0946

14332085	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14745413	+ EDI: WFFC.COM	Aug 27 2021 03:23:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-1663
14345387	+ EDI: WFFC.COM	Aug 27 2021 03:23:00	Wells Fargo Bank, N.A., Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Pa Dept of Revenue
cr		Wells Fargo Bank, N.A.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmllawgroup.com
Jeremy J. Kobeski	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com, mcupec@grenenbirsic.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com
Joseph Jasper Swartz	on behalf of Creditor Pa Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	

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on behalf of Debtor Michelle L. Conboy rebeka@seelingerlaw.com

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 7